



122

June 10, 2005

Mr. Robert E. Feldman, Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, Dc 20429

Re Docket Number OP-1227

Dear Mr Feldman

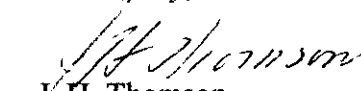
The proposed Classification of Commercial Credit is just making unnecessary work for small and medium size banks.

While I am no longer active in banking operations, I am the principal in a two hundred million dollar community bank I talk to your examiners, read the report, and most important made two acquisitions based on those reports and the watch lists

The watch lists have come in since I was active in day to day loan operations. Occasionally I sit in on semi-weekly loan review meetings It is remarkable to me that we have so many more loans than in my active days, but are so much more on top of them That is to say that with delinquencies being up dated daily, with the responsible loan officer held to account and the watch list reviewed at each meeting "loan loss prevention" has never been in better hands

Thanking you for your consideration, I remain

Yours truly,


J H Thomson
Chairman

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